

Housing Rehabilitation Assistance Programs Available

- Low Interest (3%) Loans
- Deferred Payment Loans
- Historic Loans
- Emergency Repairs
- Weatherization*
- Adopt-A-House

*The Weatherization Assistance Program is available to renters as well as homeowners.



To apply for further information call:
(615) 252-8500



Visit the MDHA website at
www.nashville.org/mdha

Metropolitan Development and Housing Agency
Rehab and Related Services
701 South Sixth Street
Nashville, Tennessee 37206

MDHA

Rehab and Related Services

Housing Rehabilitation Assistance Programs



Metropolitan Development and Housing Agency
Nashville, Tennessee

MDHA

What is the objective of MDHA's Housing Rehabilitation Programs and how are they funded?

To provide home repair assistance to low and moderate income households who own and occupy homes in Metropolitan Nashville and Davidson County. The funding is received from Federal and State Governments.

How do I qualify?

- You must own and occupy your home.
- Your home must be in Metropolitan Nashville and Davidson County
- Your income must be within current income guidelines
- Your property taxes must be current

Will I receive a grant or a loan?

You will be evaluated for a 3% payback loan. Your qualification will be determined based upon your income and household expenses. You may qualify for a deferred payment loan which is due on sale or transfer of the property. If you are at least 55 years of age and or disabled and your income is below the very low guidelines, you may qualify for a maximum of \$2,000 in material assistance (labor not included) for repairs to correct certain health and safety conditions.

This is a non-payback assistance program.

Will MDHA own my home if I decide to participate in one of these programs?

No. The deed to your home remains in your name. You will sign a deed of trust and a promissory note, which is your promise to repay if you qualify for the payback loan or the deferred payment loan. It is not the intent of MDHA to take your home. However, if you receive a payback loan and default on your payments, foreclosure may be considered. If you sell your home after receiving repair assistance through the payback loan, the outstanding balance on the loan must be paid from the sale proceeds.

When I apply for assistance what should I expect from MDHA?

You will be interviewed by phone, an intake will be completed and you will be placed on a waiting list. There is an approximate waiting period of 8 to 10 months. All applicants are processed from a first-come, first-served waiting list. When you are next in line, an advisor from MDHA will visit with you at your home for an evaluation, which will include the preparation of a work write-up and cost estimate. If your home was constructed before January 1, 1978, it will also be evaluated and tested for lead-based paint. The lead based-paint evaluation, hazard reduction and clearance will only be completed if you decide to participate with

the rehab activity. If you qualify, there is no charge for the lead-based paint activity unless it exceeds \$5,000. MDHA's staff is responsible for identifying the repairs necessary to meet local housing code standards. The staff will also be responsible for assisting with contractor selection, quality of work, and the timely completion of work.

What kind of a warranty can I expect to receive when the work is completed?

The contractor is expected to furnish a one-year warranty on labor and materials. You will also receive a manufacturers warranty on all products as applicable. Routine maintenance will be the homeowner's responsibility.

How do I contact MDHA Rehab and Related Services?

To apply for assistance, call:
(615) 252-8500

The address is:
**MDHA
Rehab and Related Services
701 South Sixth Street**

You will not be denied assistance because of your race, color, national origin, religion, sex, familial status or handicap.